

DETAIL DESCRIPTION OF THE INVENTION:

Now referring more particularly, to the drawings, indicating the parts and structural features in the various diagrams. It illustrates the diagrams of the present invention **Disposable Financial Tools (DFT)** with access limited to a single working life in the cash or credit account. When used to make a transaction, it cannot be reused or redeposit. But not all **DFT** will have a single working life when making a purchase. The secondary (exit) numbers are automatically altered or lock and exile from future active duties on the banking system network, after gaining access, process and approved, in order to prevent a **DFT** with the same number from gaining access to the network again. The secondary numbers **drop off** and **die** as a built in safety, whenever the **exit** numbers on the **DFT** are marching the routing number (ABA), **number** PYN/USFIN and secondary numbers **ATV** and **sleek number** that are in the banking system. The exit number has a onetime access per transaction. **DFT** does not carry its account number on it, unlike checks and credit cards. The routing (ABA) number, **PYN**, **sleek number** and the **ATV** number are hidden under most of the **DFT** magnetic strip. But carries a unique number called an **sleek number**. **DFT** is used in person, on the Web and with Telemarketers 24x7 anytime Universally. **DFT** come in 3 flavors, **sleek check**, **Sleek Card** and **IEIcard**. **DFT** can be **activated**. To activate a **DFT**, the payer can use a **CUPM**, **ATM**, phone or the web and enter his **PYN/USFIN**, **ATV** number, **Pin** number and amount, or enter the **ATV** number, **PIN** number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on **PYN/USFIN** or **Activated number (ATV # 413 614 3920)**. **PYN**: payment number is a **personal payment number/PPN**. It's a universal financial identification number (**UFIN**) that identify an individual anywhere in the world using a **Credsub** or **DFT**.

Sleek Check (midget check): Is a **none-deposited disposable electronic check (NDDC)** or advance check **Avycheck**. It is a check and credit card look-alike. Figure: 101 show a front view of a **sleek check**. Figure 102: shows a back view of a **sleek check**. The Check is used for making purchase or payment in person with merchants. And can also be architecture to pay an individual. **Sleek Check** carries a unique number called a **sleek number**. The number does not followed in the numerical order unlike conventional check numbers e.g. 1102,1103, 1104 ~~or numerical order~~. But can be optional if using conventional check numbers. See the bottom of figure: 102. The **ATV number** and **Sleek number** are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper or plastic form. The payee does not **endorse** it unlike a conventional check.

To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off and give it to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the **CUPM** (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the

amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer. A receipt will be printed with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to sign. After the transaction is completed, the merchant (cashier) will place a mark in the void box on the sleek check, then give the payer back his sleek check with ~~Both the merchant and payer will keep~~ a copy of the receipt. See figure: 102 and 103. The payer will write the ~~check~~ sleek number from the receipt unto his sleek check and check book.

Sleek card: Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date ~~can be optional~~ as is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. ~~But~~ The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. See figure: 104 and 105 for a front and back view of a regular (Sleek -P). Figure: 106 and 107 show a front and back view of a Sleek Card gift card (Sleek-G). Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to, e.g. \$50 in the box next to **DO not Excide or pay exactly**. See figure: 107. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G may have up to 5 usages maximum on a single card. Whenever a Sleek-G is used, the cashier will see the balance or amount that has been used or amount the card have access too and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press enter. Then enter the total amount of the purchase and press enter. If the transaction is approved a receipt will be printed for the cardholder to sign, and both him and the merchant will keep a copy. The primary account holders name is optional See figure: 108. The card is given back to the cardholder. If it is a sleek-G, the cashier can ~~check~~ see the available balance automatically ~~amount the card have access to by subtracting the amount the card had has written on it or access to, from the amount written on the card,~~ and how many times the card has been used, ~~by scanning the information under the magnetic strip, then pressing enter twice to send it to be process.~~

IEIcard: Is an Internet payment card (IPCard), See figure: 109. It is used for making payment and purchases on the web and with Telemarketers, without the end user reveling his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every

time one is used, the Holder is automatically billed three times, for the same amount. An **IEIcard** use a Queen and Drone number. Regular **IEICards** are used for general purchases on the web. Figure: 110 is an illustrated diagram showing how an **IEIcard** loses its Jones number every time a transaction is completed.

How IEIcard works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit see figure 111. The cardholder will press submit to submit the total purchase e.g. \$50, to the **IEIcard** web template. See Fig: 112. He will enter the, **Queen number, Jones number** and choose the type of card and press submit to integrate the two numbers, which would then merge or link on IEI network and then onto or with the banking system. See figure 112. The \$50 is not uploaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account unlike a cash transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction, or using a private network (IEI network). Such network issue a set of numbers (Q/queen numbers) in the range of 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks, because IEI card does not carry a routing number unlike conventional credit card. Example #213 as shown in figure: 114 (bundle number), with the exit number 517 7855. In figure: 114, when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, would stimulate the issuing bank or lender routing number to integrate with the account number it has ending with e.g # 517 7855 (exit number) and then merge onto or banking system. The 3 or 4 digit Q number from bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may not allowed an Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card.

Telemarketing purchase: the cardholder will give his name and address, queen number, Jones number and ATV number to the merchant. After the transaction is completed the payer will write the payee name and license number on the card. The Telemarketer will receive payment by entering the Queen number, Drone number, and ATV number through a web portal. ~~The Queen number is made up of the Routing number (ABA) and PYN. The Drone number is a Serial or an ATV and card number (secondary number).~~

Advantages: Disposable Financial Tools (DFT), their working lives are valid for a single use only. When used, the secondary number automatically altered or lock from active duty on the private network and or banking system. If someone tampers with the Magnetic strip and tries to reuse them, they would be useless

because the secondary numbers are no longer exist or working (dead). By tailoring DFT to a single use only, help combat **fraud, identity theft** and financial terrorism. If for some reason a DFT is fraudulently used, it is limited to a single use or purchase only. Disposable financial tools carry's unique number that other end user wouldn't have. If you used a DFT and someone gets the **exit (Done)** number and your **pin** number, it would be imposible to reproduce one with the following number. Done (exit numbers) does not run in numeral order unlike conventional check numbers. The **serial** and **ATV** number are used with **Checkact** to lock and unlock DFT. **DFT** have many advantages over a conventional credit card and check. The only advantage of a credit card is a single card for **multiple-usage**. That makes it venerable for identity theft. A Credit card has many **disadvantages**. A Cardholder can be billed and rebilled multiple times with a single credit card by the same merchant for the same thing or many different things. An Internet Service Provider (ISP) is a prime example. A subscriber is billed every month with the same credit card, if that Subscriber shops at his ISP shopping site, he will be billed by his ISP without ever entering his credit card information a second time on the ISP web site. Sometimes he even billed for something he never order or purchase. Merchants with this type of power over credit cards holders can run up someone credit to the **Maximum**. A merchant have the power to enter any total amount offline, all he need is the holder's name and some times his address, card number, expiration date and an approval for the amount he enters. A disgruntled employee can walk away with your credit card information and make unlimited purchases untilld the account is run out of credit and put your credit in financial disaster, or until he is caught, just by using a single card. Using a check, it has to be deposited and cleared before you can get the funs. Or the entire check has to be scanned. Someone can write a bounce check and the payee have to pay for it. A check holder's signature can be forge.

But with **Disposable Financial Tools (DFT)** the account holder have the option to choose when, and how many cash or credit amount he want to make available to the specific DFT by using **Checkact** which allowed you to **lock** or **unlock** a DFT. Conventional credit card and check does not have such privilege.

DFT can be issue as an independent financial system or with a checking, saving or credit card account.

An electronic check with only the magnetic strip scanned and not the entire check.

The check is process and approved in front of the payer.

A check that cannot be bounce.

Gift card system that give the account holder the power to write gift card receptions name and amount 24x7 on gift-cards without the help or making a request to the issuer to do so.